

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAVID R. URAM

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 14-22092

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/23/2014 and confirmed on 8/18/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		59,851.64
Less Refunds to Debtor	1,063.97	
TOTAL AMOUNT OF PLAN FUND		58,787.67

Administrative Fees

Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,962.20	
Trustee Fee	2,503.07	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,465.27

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 9205	0.00	22,831.69	0.00	22,831.69
	PNC BANK NA Acct: 7846	0.00	11,261.71	0.00	11,261.71
	PNC BANK NA Acct: 9205	414.29	414.29	0.00	414.29
	PNC BANK NA Acct: 7846	6,400.00	6,400.00	0.00	6,400.00
	PITTSBURGH WATER & SEWER AUTH* Acct: XXXXXXXXXXXX2013	12.37	12.37	11.03	23.40
	CITY OF PITTSBURGH (RE)* Acct: XXXX-132	0.00	0.00	0.00	0.00
	COUNTY OF ALLEGHENY (R/E TAX)* Acct: XXXXXXXXXXXXXXXX2-14	1,580.53	1,580.53	768.35	2,348.88
	PITTSBURGH SD (CITY OF PGH) (RE)* Acct: XXXXXXXXXXXXXXXXXXXX INT	495.29	495.29	0.00	495.29
	PITTSBURGH SD (CITY OF PGH) (RE)* Acct: XXXXXXXXXXXXXXXX2-13	3,266.84	3,266.84	1,317.44	4,584.28
	CITY OF PITTSBURGH (RE)* Acct: XXXX-132	0.00	0.00	0.00	0.00
	COUNTY OF ALLEGHENY (R/E TAX)* Acct: XXXXXXXXXXXXXXXXXXXX INT	1,405.14	1,405.14	0.00	1,405.14
	CITY OF PITTSBURGH (RE-LIBRARY) Acct: XXXXXXXXXXXX2013	30.70	30.70	13.71	44.41
	CITY OF PITTSBURGH (RE-LIBRARY) Acct: XXXXXXXXXXXXXXXXXXXX INT	3.07	3.07	0.00	3.07
	PITTSBURGH WATER & SEWER AUTH* Acct: XXXXXXXXXXXXXXXXXXXX INT	0.00	0.00	0.00	0.00
	CLEARVIEW FCU** Acct: XXXXXXXXXXXXXXXXXXXXURGH	0.00	0.00	0.00	0.00
					49,812.16

Priority

GARY W SHORT ESQ	0.00	0.00	0.00	0.00
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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	Acct:				
	DAVID R. URAM	0.00	0.00	0.00	0.00
	Acct:				
	DAVID R. URAM	1,063.97	1,063.97	0.00	0.00
	Acct:				
	GARY W SHORT ESQ	5,962.20	5,962.20	0.00	0.00
	Acct:				
*** NONE ***					
Unsecured					
	PNC BANK	5,319.01	96.61	0.00	96.61
	Acct: 9217				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: 2957				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: 9283				
	PRA/PORTFOLIO RECOVERY ASSOC	4,488.18	81.52	0.00	81.52
	Acct: 1640				
	COLUMBIA GAS OF PA INC(*)	0.00	0.00	0.00	0.00
	Acct: 0273				
	PRA/PORTFOLIO RECOVERY ASSOC	503.12	9.14	0.00	9.14
	Acct: 2435				
	CACH LLC/CACV/COLLECT AMERICA	921.18	16.73	0.00	16.73
	Acct: 3033				
	IC SYSTEM INC	0.00	0.00	0.00	0.00
	Acct: 7109				
	CAPITAL ONE NA**	3,535.49	64.21	0.00	64.21
	Acct: 3977				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 5667				
	PNC BANK NA	8,571.19	155.68	0.00	155.68
	Acct: 6721				
	PNC BANK NA	961.85	17.47	0.00	17.47
	Acct: 0019				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 2250				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 1640				
	VERIZON	0.00	0.00	0.00	0.00
	Acct: 1908				
	AMERICAN INFOSOURCE LP AGENT FOF	523.26	9.51	0.00	9.51
	Acct: 0001				
	DEPARTMENT STORES NATIONAL BANK	2,004.45	36.41	0.00	36.41
	Acct: 5667				
	WORLDS FOREMOST BANK	0.00	0.00	0.00	0.00
	Acct: 9433				
	AMERICAN INFOSOURCE LP AGENT FOF	1,264.35	22.96	0.00	22.96
	Acct: 9819				
					510.24

TOTAL PAID TO CREDITORS

50,322.40

TOTAL	
CLAIMED	0.00
PRIORITY	13,608.23
SECURED	28,092.08

Date: 07/29/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAVID R. URAM

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-22092

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
David R. Uram
DebtorCase No. 14-22092-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw
Form ID: pdf900Page 1 of 2
Total Noticed: 37

Date Rcvd: Jul 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2019.

db +David R. Uram, 738 Fernhill Avenue, Pittsburgh, PA 15226-1320
 cr +PNC Bank National Association, PO Box 94982, Cleveland, OH 44101-4982
 13858730 +Aes/pnc Trust, Po Box 2461, Harrisburg, PA 17105-2461
 13858731 +Allegheny County c/o Jordan Tax, 102 Rahway Road, Canonsburg, PA 15317-3349
 13858732 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
 13934120 +BPA as Authorized Agent for PNC Bank, 800 Corporate Drive, Suite 408,
 Ft. Lauderdale, FL 33334-3621
 13916067 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13858735 +City School District of PGH., c/o Goehring Rutter & Boehm, 437 Grant St, 14th Fl,
 Pittsburgh, PA 15219-6101
 13862225 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13858734 +City of Pittsburgh, c/o Goehring Rutter & Boehm, 437 Grant St, 14th Fl,
 Pittsburgh, PA 15219-6101
 13862223 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13873185 +Department Stores National Bank/Visa, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 13858737 Ge Capital Retail Ba, c/o Portfolio Recovery Asso., 120 Corporate Blvd. Ste 1,
 Alexandria, VA 223502
 13858739 +I.C. Systems, 444 Highway 96 East, Saint Paul, MN 55127-2557
 13858741 +Macy's, POB 183084, Columbus, OH 43218-3084
 13861180 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13904449 +PNC Bank, POB 94982, Cleveland, OH 44101-4982
 13862228 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13858742 +Pittsburgh Water and Sewer Authority, 1200 Penn Avenue, Pittsburgh, PA 15222-4216
 13858743 +Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180
 13858744 +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 13858745 +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 13858746 +Sears Credit Card, POB 6282, Sioux Falls, SD 57117-6282
 13858750 +Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Jul 31 2019 03:23:51
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13892047 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 31 2019 03:24:52
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 13861309 E-mail/PDF: resurgentbknofications@resurgent.com Jul 31 2019 03:23:56 CACH, LLC,
 PO BOX 10587, Greenville, SC 29603-0587
 13858733 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 31 2019 03:37:06 Citibank N.a.,
 c/o Portfolio Recovery Asso., 120 Corporate Drive Ste 1, Norfolk, VA 23502-4952
 13858736 +E-mail/Text: kristin.villneauve@allianceoneinc.com Jul 31 2019 03:20:46 Columbia Gas Pa,
 c/o Alliance One, 1684 Woodlands Dr. Ste 15, Maumee, OH 43537-4093
 13858738 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 31 2019 03:24:50
 Ge Money Retail Bank, c/o CACH, LLC, 4340 S.Monaco St. Unit 2, Denver, CO 80237-3485
 13858740 +E-mail/Text: bncnotices@becket-lee.com Jul 31 2019 03:20:54 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 13886792 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 31 2019 03:23:46
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13892802 E-mail/PDF: rmscedi@recoverycorp.com Jul 31 2019 03:25:33
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 13858747 +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Jul 31 2019 03:22:05 U. S. Trustee's Office,
 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721
 13858748 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Jul 31 2019 03:20:41
 Verizon, POB 920041, Dallas, TX 75392-0041
 13858749 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Jul 31 2019 03:20:41
 Verizon Wireless, 1 Verizon Pl, Alpharetta, GA 30004-8510
 13858751 +E-mail/Text: jsanders@cksfin.com Jul 31 2019 03:21:44 World S Foremost Ban,
 c/o CKS FINANCIAL, 505 Independence Pkwy St., Chesapeake, VA 23320-5178

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
 cr City and School District of Pittsburgh
 cr PNC BANK NATIONAL ASSOCIATION
 cr Pittsburgh Water & Sewer Authority

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 2 of 2
Total Noticed: 37

Date Rcvd: Jul 30, 2019

13862226* +City of Pittsburgh, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6101
13904450* +Pittsburgh Water and Sewer Authority, 1200 Penn Avenue, Pittsburgh, PA 15222-4216
TOTALS: 4, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2019 at the address(es) listed below:

Gary William Short on behalf of Debtor David R. Uram garyshortlegal@gmail.com,
gwshort@verizon.net
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7